

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: Case No.: 18-13396 VFP  
MICHAEL KALFUS and  
ROBIN KALFUS, Chapter: 7  
Debtors. Judge: Vincent F. Papalia

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**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

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Steven P. Kartzman, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk Martin Luther King Jr. Federal Building 50 Walnut Street, P.O. Box 1352 Newark, New Jersey 07102
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If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on December 8, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3B, Martin Luther King Jr. Federal Building, 50 Walnut Street, Newark, New Jersey (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Trustee alleged that Syracuse University ("Syracuse"), received payments from the Debtors during the pre-petition four year period in the amount of \$35,853.00, for which the Debtors did not receive a benefit and/or any reasonably equivalent value in exchange for the payments, and that those monies should be returned to the estate.
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Pertinent terms of settlement: Syracuse shall pay the sum of \$22,000 (the "Settlement Amount") to the Trustee, within thirty (30) days of the entry of the Consent Order, in resolution of the estate's complaint against Syracuse, and will waive any and all claims it may hold. The Trustee waives any and all claims against Syracuse that he holds, upon receipt of the settlement payment and entry of the consent order. The Trustee believes that the settlement is in the best interests of the estate as it maximizes value and will avoid unnecessary litigation, the cost of which would necessarily diminish any additional recovery.
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Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger Kartzman LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950

Telephone No.: (973) 267-0220

In re:  
Michael Kalfus  
Robin Kalfus  
Debtor(s)

Case No. 18-13396-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 05, 2020

User: admin  
Form ID: pdf905

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Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
aty	+ Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002 U.S. 07002-8808
aty	+ Mellinger, Sanders & Kartzman, LLC, 101 Gibaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
cr	+ Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907
r	+ Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue, Morristown, NJ 07960-7321
acc	Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095
intp	+ The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838
517344689	1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512
517344691	+ Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302
517818038	American Express, PO Box 1270, Newark, NJ 07101-1270
517385072	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435133	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517344692	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517344693	+ Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683
517593065	+ CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826
518660368	+ Cardlen Inc., 8101 Sandy Spring Drive, Suite 250-L, Laurel, MD 20707-3527
517810195	+ Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368
517344698	+ Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517382446	+ Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505, Short Hills, NJ 07078-0505
517344699	+ Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517344700	+ Fein, Such, ,Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
517344701	+ Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207, Glen Rock, NJ 07452-3317
517608773	+ Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207, Glen Rock, New Jersey 07452-3317
517609033	+ Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834
517344702	Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652
517818040	+ George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081-3570
517435703	+ HSBC Bank USA, N.A, 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602
517818041	Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517344703	Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030
517703685	+ Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433
517655708	+ Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433
517344704	+ Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013
517656959	+ Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900
517572439	+ JCP&L, P.O. Box 16001, Reading, PA 19612-6001
517893287	+ Jersey Central Power & Light/First Energy, 101 Crawford Corner Rd Bldg, Suite 511, Holmdel, NJ 07733-1976
517344707	++ LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998 address filed with court:, Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438
517387868	+ Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP, One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237

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Total Noticed: 85

517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002  
517818042 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002  
517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005  
517382495 + NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136  
517344709 + New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112  
517572440 + Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649  
517703686 + Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649  
517344710 + Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018  
517344711 + Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505  
517656976 + Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537  
517407061 ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245  
517344712 + Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603  
517344713 + Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826  
517344714 + Slomins, Inc., 125 Lauman Lane, Hicksville, NY 11801-6539  
517344715 + State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance, 50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001  
517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401  
517655709 + State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002  
517365914 + THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921  
517344716 + The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353  
517655710 + The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320  
517344717 + The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, NJ 07960-6834  
517344718 + Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475  
517344719 + Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246  
517703688 + Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729  
517395021 + VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
517369185 + VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
517818043 + Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013  
517392181 + Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482  
517818044 + Wells Fargo Bank, NA, Small Business Lending Division, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 66

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2020 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2020 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517600891	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 05 2020 21:44:33	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517344690	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 05 2020 21:44:33	Advanta Bk, Welsh and McKean Roads, Po Box 844, Spring House, PA 19477-0844
517344694	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 05 2020 21:15:00	Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873
517344695	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 05 2020 21:43:42	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517441320	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 05 2020 21:44:09	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517818039	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 05 2020 21:44:45	Direct TV, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517600521	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM		

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User: admin

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Date Rcvd: Nov 05, 2020

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Total Noticed: 85

		Nov 05 2020 21:44:45	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517344705	+ Email/Text: mosborn@infusioncapitalgroup.com	Nov 05 2020 21:13:00	Infusion Capital Group, c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302, Mount Pleasant, SC 29464-3135
517344706	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 05 2020 21:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517344696	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 05 2020 21:44:08	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517344697	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 05 2020 21:44:08	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517843554	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 05 2020 21:44:45	TD Bank, USA, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517611473	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 05 2020 21:15:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517344720	+ Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2020 21:14:00	United States Attorney, Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527
517860269	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2020 21:14:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517344721	+ Email/Text: vci.bkcy@vwcredit.com	Nov 05 2020 21:14:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
517818045	Email/Text: legal@yapstone.com	Nov 05 2020 21:13:00	Yapstone, 2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517472432	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518986427	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518986428	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517385028	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
cr	####+	LAKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16, NEWARK NJ 07102-5436, address filed with court:, Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102
518660369	##+	Dr. Sharon Allison Ottey, 7606 Finglas Court, Laurel, MD 20707-6874

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

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Total Noticed: 85

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Anthony Sodono, III	on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Michael Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Robin Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Debtor Michael Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com
Caitlin Conklin	on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com
Charles Michael Rowan	on behalf of Creditor Albert Kenney mrowan@saul.com
Christian Del Toro	on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com bky@martonelaw.com
David Gerardi	on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-J9) ewassall@logs.com, njbankruptcynotifications@logs.com
Eugene Killian, Jr.	on behalf of Defendant Syracuse University ekillian@tkfpc.com lstudwell@tkfpc.com;rmilun@tkfpc.com
Forrest Scott Turkish	on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone	on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez	on behalf of Joint Debtor Robin Kalfus ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
Guillermo Gonzalez	on behalf of Debtor Michael Kalfus ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
John O'Boyle	on behalf of Plaintiff Osborn Financial Group LLC joboye@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com
John A. Fialcowitz	on behalf of Plaintiff Fishman consulting group llc john@fialcowitzlaw.com
Joseph L. Schwartz	on behalf of Interested Party The County of Morris Morris County Sheriff's Office jschwartz@riker.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net
Judah B Loewenstein	on behalf of Plaintiff Steven P. Kartzman jloewenstein@msklaw.net
Mark E. Hall	on behalf of Mediator Mark Hall mhall@foxrothschild.com cbrown@foxrothschild.com
Matteo Percontino	on behalf of Creditor Lakeland Bank mpercontino@coleschotz.com

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Melissa S DiCerbo

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com

Richard Honig

on behalf of Mediator Richard B. Honig rbhonig@hlgslaw.com

Richard James Tracy, III

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer rtracy@hillwallack.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

Sari Blair Placona

on behalf of Debtor Michael Kalfus splacona@msbnj.com

Sari Blair Placona

on behalf of Joint Debtor Robin Kalfus splacona@msbnj.com

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman kartztee@optonline.net  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net; sjayson@msklaw.net; skartzman@msklaw.net; dkhan@msklaw.net

Steven P. Kartzman

on behalf of Plaintiff Steven P. Kartzman kartztee@optonline.net  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net; sjayson@msklaw.net; skartzman@msklaw.net; dkhan@msklaw.net

Steven P. Kartzman

kartztee@optonline.net  
jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net; denisew@msklaw.net; sjayson@msklaw.net; skartzman@msklaw.net; dkhan@msklaw.net

Steven P. Kelly

on behalf of Defendant American Express National Bank skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William L. Waldman

on behalf of Creditor Lakeland Bank william.waldman@klgates.com waldmanw@aol.com

TOTAL: 35